

HOME HUNTING JOURNEYS THROUGH NEW YORK'S SUBURBS

This seven room dwelling of English architectural type on a plot 90x100, in one of New York's most highly developed suburban communities, with electric express service to Manhattan, may be purchased for \$22,000, with a \$3,000 initial cash payment. The house is five blocks from the railroad station, and the run to the Pennsylvania Terminal takes about forty minutes.

The construction is cream colored stucco over a guaranteed rust proof metal lath. The cornice beams and wood shingles on the roof are finished to resemble weathered bronze. The porch is paved with red brick. The interior finish throughout is white enamel trim with mahogany doors. The floors are of oak strip.

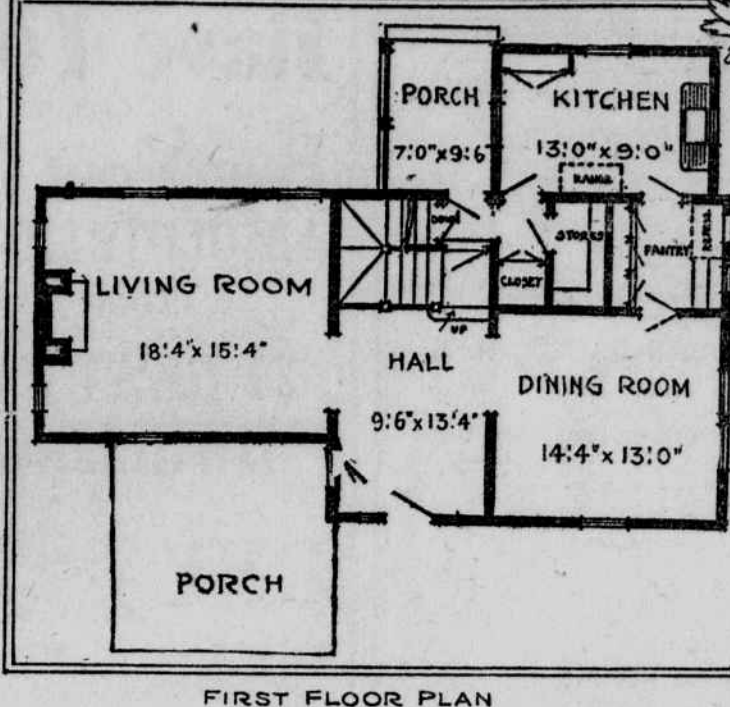
On the first floor are the main hall, living room, dining room, kitchen and bath. The hall has a good sized coat closet, and the living room has light from windows on three sides. There is a fireplace at one end with built in bookcases on either side and a window over each case. The kitchen is also lighted by windows on three sides and is equipped with an unusual amount of closet room. The range and plumbing are modern in every detail.

The second floor contains three bedrooms and two baths. On the third floor is a maid's room and bath and a large storeroom. The second floor likewise, as the plan shows, contains an unusually large storeroom. The fixtures in the bathroom are built in and the walls are tiled.

There is a cellar under the entire house and the heating plant is hot water. The house is equipped with a thermostat control attached. This insures uniform heat without the annoyance of frequent trips to the cellar to regulate the drafts. An instantaneous hot water heater is also installed in the basement. The laundry room is partitioned off from the rest of the cellar and there is a linen chute from the first and second floors to the laundry. The subsoil in this section is gravel, thus insuring an unusually dry cellar.

All the rooms, except the maid's room and kitchen, are fitted with baseboard plugs for lamps and vacuum cleaner attachments. The builders have exercised care to select artistic electric lighting fixtures throughout.

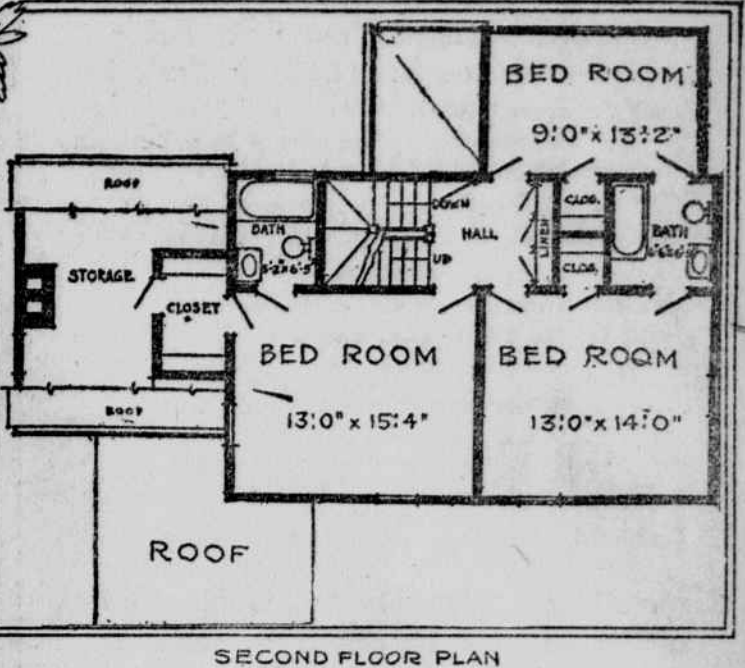
The house is in an incorporated village with all city advantages of water, sewer, gas and electric lights, police and fire protection. The street improvements are installed and assessments



FIRST FLOOR PLAN



HOUSE WITH SEVEN ROOMS AND THREE BATHS ON LARGE PLOT.
AYMAR EMBURY II, ARCHITECT.



SECOND FLOOR PLAN

paid. Additional paving will be installed in the development by the owners. Generally good shopping facilities are to be had in this community. There are also several churches. There is one public school and two private schools, one for boys and another for girls. Two golf clubs are situated within easy reach of the house, in addition to which there is a public golf course. The restrictions in the entire development are among the best that exist anywhere in the commuting range of New York. There are fifty trains daily to Manhattan and Brooklyn.

The owners of the house have another of similar design, but finished on the exterior with stained shingles, which they are offering for \$20,500.

The buying terms offered on the house shown in the picture are as follows:

Price	\$22,000
Cash	\$3,000
First mortgage	\$2,500
Second mortgage	\$10,500

Most home buyers like to have the "overhead" or "carrying charges" figured out so they may compare it with what they would pay as rent. For such the following table will be of interest:

Interest on \$2,500 mortgage at 6 per cent.	\$495
Interest on \$10,500 mortgage at 6 per cent.	645
Taxes	150
Insurance	15
Water	10
Total	\$1,315

Dividing this by twelve gives approximately \$110 a month for the first year. It should be remembered, however, that the owners ask to have the second mortgage reduced in five years, which means payments of about \$2,015 a year, or about \$168 a month.

Reducing the second mortgage at this rate reduces also the interest charges on the same, which are paid quarterly. Therefore, the average interest rate on the second mortgage for the first year would be about \$600.

The owners of the house recently rented a house in the same section, of similar design and price, for \$3,000 a year, with a deposit for repairs, etc. Readers who would like to learn the location of the house and other details of the buying terms are invited to communicate by letter with the Real Estate Editor of The New York Herald.

CLOSTER LOT SALE
COMING THIS MONTH
Auctioneer Also Offers Other
Parcels on October 20.

One hundred building lots at Woodlyn Park, Closter, N. J., will be sold at auction on the premises by Bryan L. Kennedy, auctioneer, on Saturday, October 23. There are many attractive residences adjoining the tract to be sold. On October 20 Mr. Kennedy will offer at a special auction at 14 Vesey street the following property:

No. 516 and 518 West 151st street, a seven story elevator apartment, 50x100; 8 Catharine slip, a four story business building, 20x39.5; At Bound Brook, N. J., 415 West Union avenue, a two and a half story dwelling; 408 High street, a two and a half story dwelling, 30x100; Beechwood avenue, a two and a half story dwelling, on a plot 126x165; At Englewood, N. J., a two and a half story dwelling at the northwest corner of Hudson avenue and Valley View road, 50x100; At Dunellen, N. J., 413 Washington avenue North, a two story dwelling, plot 150x225; At Pluckamin, N. J., the Kenilworth Inn property.

Other Deals in Manhattan.
J. Julian sold to A. Jacobs the twelve story fireproof office building, 53x89x8, irregular, at 15-17 East Fortieth street. The property returns an annual rental of \$90,000. Spotts & Starr, Inc., are the brokers.

Fine Hudson River Estate.
The estate of Mrs. Irigoin L. Belzoni, widow of Melchor S. Belzoni, is being sold by the executor, Mr. J. H. Belzoni, at 14 Vesey street, on Monday, October 18. The property includes a large estate on the Hudson River, with a large house, a large farm, and a large tract of land.

KING ESTATE SALE BEGINS.
Will Be Resumed to-morrow in
Vesey Street Exchange.
The first session of the auction of 741 lots for the estate of David H. King, Jr., occurred yesterday on the property just above Van Cortlandt Park over the New York city line. A large crowd faced Joseph P. Day, the auctioneer, when the bidding began and the selling continued until evening. The sale will be resumed on Monday in the exchange at 14 Vesey street, this city.

The tract has a large frontage on Van Cortlandt Park and most of it is admirably suited for improvement with residences, although McLean avenue, which bisects the estate, is better adapted for business development. Through this thoroughfare a trolley line operates to connect the Wakefield section of the Bronx with Getty Square, Yonkers. There is a physical transfer from this line to the West Side Manhattan subway system.

Odd Paragraphs From the World's Housing Troubles

A woman resident of Boston, now visiting this city, believes she has hit upon a phase of the housing problem heretofore overlooked. The visitor finds fault with the number of unmarried men now using up the supply of kitchenette apartments, thus preventing young couples and small families from getting a home. The result is that the new couple has to live with his or her family, with the accompanying risks of unpleasantness. Single men who have apartments of four or five rooms, she believes, should be impressed that it is their duty to sublet to married people who have real need for them. Obviously, a single man who has an apartment which he utilizes to a very small extent deprives a family of comforts that should be theirs. If all single men would move to bachelor apartments, the result would be in no small way to relieve the present pinch.

CONSTRUCTION OF PARK-MADISON BUILDING SURE

Thompson-Starratt Company
to Do Building Work.

That the Park-Madison cooperative building enterprise has passed the initial promotion stages and is now an assured project is evident from the announcement made yesterday by Major S. Bullerton Weaver to the effect that the Thompson-Starratt Company has agreed to do the building work on the plant structure which will span the railroad tracks in the "back yard" of the Grand Central Terminal. The building will cover the blocks from Madison avenue to Park avenue from Forty-sixth to Forty-seventh street. It will rise to a height of twenty-five stories on the Madison avenue side and eighteen stories on the Park avenue side. Douglas L. Lillman & Co. will be the managing agents. Warren & Wetmore are the architects.

L. J. Horowitz, president of the Thompson-Starratt Company, in a statement yesterday declared that the acceptance of the commission by his firm was an endorsement of the feasibility of the whole plan, which is probably the most unusual construction venture ever undertaken. The project, he said, is a logical solution of the space and rent problem that now confronts corporations, firms and individuals in all parts of the city, but especially in the congested sections south of Chambers street.

The plan under which this great office building is to be erected, financed and managed, said Mr. Horowitz, "is fundamentally sound from every point of view. From figures submitted to me and substantiated by the calculations of a leading actuary, I am satisfied that purchasers of space in the Park-Madison Building can expect a remarkable saving in rental overhead."

W. R. GIBSON ENTERTAINERS.

About forty employees and guests of the W. R. Gibson Company, Inc., developers of single and double family homes in Queens, had a party at the company's new Wednesday evening in Murray's Roman Gardens on West Forty-second street. Two Broadway vaudeville artists furnished the entertainment and after the fun was over Mr. Gibson invited the entire gathering to witness "The Sweetheart Shop," a musical comedy at the Knickerbocker Theatre.

Because the landlords of the flat state will vacant in Chicago harbor antipathies against large families, Leo Sutton, his wife and five children are now compelled to camp in the street. It might be mentioned, however, that this street has never been officially opened and still presents the aspect of a prairie. Sutton came to Chicago from Canada. He took many vacant apartments and would have had little difficulty in making a home for his family. The only reason for Sutton to move without any great inconvenience should the city authorities refuse to allow him to remain on the unopened street. Sutton intends shortly to have his five children brought to New York, in order that the family may get under roof before the frosty winds begin to blow.

Way to Settle Labor Troubles.

"The growing unrest among the laboring classes is at present the greatest menace to industry and construction, and, in short, to the prosperity of the country," recently declared a well known real estate broker. "The solution lies in the propagation of the home ownership idea."

"When a man is acquiring a home of his own he loses some of his antagonism for organizations that are likely to keep him from the enjoyment of his own property, or that will be the cause of

Official Figures Show No Real House Famine in Manhattan

By SAMUEL A. HERZOG.

Member of Board of Governors, Apartment House Association.

The most interesting revelation concerning the housing situation in the Borough of Manhattan was the publication of the official United States census of the population of the borough in 1910. The 1920 census shows a population in the Borough of Manhattan of 2,284,103, a decrease of 2 per cent, since the last previous United States census in 1910, when the population was 2,331,542. Taken alone these figures mean nothing, but taken in connection with the statistics of the Tenement House Department showing the number of housing accommodations demolished since 1910 and the number of new ones provided they prove conclusively that in the Borough of Manhattan there is no emergency and that there is a much greater supply of housing accommodations per person than there was in pre-war times.

What is the answer? It is that people have spread out and are using more space than they did in pre-war times, and that compared to previous standards they have been and still are extravagant in the use of space. In the same way that all classes profiting from our enormous industrial expansion during the war bought automobiles, talking machines, silk shirts and silk stockings extravagantly while the artificial prosperity lasted, they rent better and larger apartments than they previously were accustomed to. People have retrenched in every other direction, but they wish to maintain comparative luxury in the use of housing accommodations far in advance of the standard which was acceptable to them in 1910.

Many Vacant Apartments.

From the figures given in the accompanying table it will be observed that the number of apartments actually completed in the Borough of Manhattan in the last ten years is 49,235 and the number actually demolished is 12,189, leaving an excess of 37,046 new apartments over demolitions. Assuming an occupancy of four persons per apartment, which is very conservative, the actual number being probably five, there have been additional accommodations provided in the borough in the past ten years for 148,000 persons, an increase of 6.4-10 per cent. In other words, 98 per cent of the population living in the Borough of Manhattan in 1910 have at their disposal 106.4-10 per cent as many apartments.

The foregoing figures probably are too conservative in another respect. Demolitions do not include private houses converted into multi-family accommodations not under the tenement house law. The statistics for this class are not available, but the demolitions probably amount to not more than one-third to one-fifth of the additional accommodations provided.

That the figures are not academic is confirmed by the considerable number of unrented vacant apartments in the city at present. While no statistics have as yet been prepared on the number of vacancies existing October 1, 1920 (these are in the course of preparation), the statement scarcely needs statistical confirmation, as any observer will remark many apartment "to let" signs offering immediate possession.

High Rents Mainly Due to Taxes.

There is no critical emergency because of a drastic insufficiency of housing accommodations. Rents have gone up partly because the purchasing power of the money paid is so much less than it was in pre-war times, but principally because of enormously increased tax, interest and operating expense.

In 1914 the real estate tax rate in the Borough of Manhattan was .0178. The rate for 1921 will not be established until early next year, but it will be at least .02. The increase in taxes, however, will be greater than appears from these figures, inasmuch as there has been an average increase in assessed values for 1921 over 1920 of almost 15 per cent. Taking into consideration the increase in taxes for 1921 over 1914 will be approximately 95 per cent.

First mortgage interest charges before the war were 4 1/2 to 5 per cent. Today the rate is 6 per cent on renewals of mortgages from ultra public-spirited institutions; others and private lenders call their loans. The interest rate on second mortgages in pre-war times was about 10 per cent; second mortgages will be greater than appears from these figures, inasmuch as there has been an average increase in assessed values for 1921 over 1920 of almost 15 per cent. Taking into consideration the increase in taxes for 1921 over 1914 will be approximately 95 per cent.

The price of coal has increased 200 per cent, but its actual cost has increased more than this, as the average rent contains not only less heat units than formerly. Wages of elevator men and doormen, porters, telephone operators, etc., have not only increased 100 per cent, since 1914, but in operating apartment houses the "day of rent" law enacted about a year ago has necessitated the employment of more help.

The cost of water heating and of all repairs has increased about 150 per cent. Painters who received \$4 a day in 1914 are now getting \$10 a day, electricians and carpenters who received \$4.80 a day in 1914 are now getting \$12 a day. The materials themselves used in maintenance—plumbing and steamfitting supplies, paint, flooring, etc.—have increased in cost not less than 150 per cent.

The accuracy of the foregoing statistics as presented was vouched for yesterday by the Tenement House Department. It was pointed out, however, that there are some compensating features which affect the totals for Manhattan which are not revealed in the records of the department. These are as follows:

There are a great many locations where residential space in a building is utilized for stores.

On the East Side especially, small apartments are wiped out in order to provide larger ones. It is not unusual to do who desire to live downtown near their business.

The statistical unit of four persons in an apartment was adopted on several years ago, and the department feels now that it is obsolete. The number is probably greater, either five or six.

While the significance of the figures may apply to Manhattan, they do not apply equally to the other boroughs, where the new construction has been mainly confined to one, two or three family houses.

Official Housing Statistics, 1910-1920

Year	Tenement houses actually completed	Subsidiary houses actually completed	Rooms actually completed	Tenement houses demolished	Subsidiary houses demolished	Rooms demolished
1910	275	334	44,940	284	1,004	7,610 (est.)
1911	225	7,754	37,820	272	1,287	7,208 (est.)
1912	180	8,800	30,277	1,200	1,200	6,300 (actual)
1913	175	6,421	30,314	127	757	3,160 (actual)
1914	110	4,123	20,163	209	1,790	6,503 (actual)
1915	143	4,738	21,432	118	922	3,560 (actual)
1916	194	5,021	23,801	97	692	3,106 (actual)
1917	148	4,097	18,611	103	670	No statistics
1918	18	714	3,430	25	413	No statistics
1919	3	130	598	183	1,442	No statistics
Total	1,413	49,235	231,190	1,656	12,189	

*Based on estimate of Tenement House Department that average demolished apartment contains four rooms.

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Bronx Garden Spot Scene of Sale



VIEWS IN THE NEIGHBORHOOD OF THE OLIVER, HARRIMAN ESTATE AT RIVERDALE TO BE SOLD AT AUCTION

If a chronology of the leading events in the realty field for the past few years is ever written readers will marvel at the number of old estates that have given way before the insistent demand for home sites. Vast tracts held for years in the ownership of a single family, acres of finely landscaped property surrounding old homesteads, beautiful stretches of landscape in districts long regarded as unimprovable, have been split up into lots and retailed by the auctioneer. Now comes word that another section of a fine old estate is to echo the cry of "Going, going, gone!"

On Tuesday, October 10, Joseph P. Day will sell at absolute auction thirty-eight lots comprising the Oliver Harriman estate at Riverdale, which has long been known as the garden spot of the West Bronx. The sale will be held in the

Real Estate Exchange at 14 Vesey street and will begin at noon.

The property to be sold is situated on Riverdale, Mosholu, Deliafield and Litchfield avenues, and is one of the finest about midway between Broadway and the Hudson River, in what is considered one of the most attractive parts of the Riverdale section, which occupies the area on the Hudson's bank west of Van Cortlandt Park and north of the subway terminus at 243d street and Broadway. It is to be disposed of in accordance with instructions from Oliver Harriman and the United States Trust Company of New York, as trustees under the will of the late Oliver Harriman.

The tract is locally subdivided into lots 25 feet wide and varying in depth from 100 to 125 feet. It is located directly north of the Deliafield estate, which in recent years has been developed into the city's most beautiful semi-

suburban residential colony, known as "Fieldston."

Riverdale avenue, 100 feet wide; Mosholu avenue, 75 feet wide; and Litchfield avenue, 60 feet wide, are all finished thoroughfares. Liebig avenue, 60 feet wide, has been legally opened, and Deliafield avenue, of similar width, is laid out through the property, which is literally covered with great trees. The formation of the land insures splendid natural drainage. In all directions round about are dwellings, some pretentious and others of moderate cost. Churches of several denominations are located near by.

Mosholu avenue is the direct extension of Spuyten Duyvil Parkway, and the only cross-street thoroughfare through Van Cortlandt Park which connects the Broadway section of New York with The Bronx, Westchester county and the Long Island Sound district.

Robert E. Farley Organization rented for Mrs. Zina Smyke her residence on Sheppard place, Larchmont, N. Y., to Mrs. Mary W. Caverly; also sold for C. L. Merritt his residence on Chestnut street, Larchmont, to C. D. Bray.

Oleott & Egger sold for John W. Kennedy of the Aeolian Company his new English stucco residence at Larchmont Gardens, overlooking the lake, to Mrs. William J. Freeman of Los Angeles, Cal.

Peace & Elliman sold through Douglas Gibbons & Co. a cooperative apartment in 103 East Seventy-fifth street to E. C. Wilmerding.

Duroso Company sold for Martha R. Scuderi the six story tenement at 64-65 East 123d street, 55x100.

Joseph B. Brenner sold to Carmelo Oliver the four story tenement at 243 East Fifty-fifth street, 14-10x100.

Elizabeth Wittich sold to Solomon Pinchowsky the five story front and three story rear tenements at 77 Lewis street, 25x100.

Peter Doelger Brewing Company sold to Kapel Cohen the two five story tenements at the northwest corner of First avenue and Twenty-fourth street, 14.5x100.

Abraham Chopak sold to Isak Freiser the five story tenement at 237 East Ninety-fifth street, 16x75.

Suburban Trading.
F. M. Crawley & Brothers sold for Ernest J. River his residence, at Harrison avenue and Melrose place, Montclair, N. J., to Alexander R. Phillips.

Frank H. Taylor sold the brick residence of Mrs. Florence L. Button, at 157 South Ninth avenue, East Orange, N. J., to Mrs. N. B. Frasse.

L. M. Nicholson & Co. sold in Lyndhurst, N. J., a vacant plot, 50x150, on Page avenue to Louis Klugman, a house on Orient street, 10x100, to a house on Jackson avenue to Frederick W. Bauer, a bungalow on Perona way to March Cochran, a bungalow on Jackson avenue to Charles F. Lecky, and a residence on Washington avenue and Prospect place to Magnus Fredenbeck; also in North Arlington, a house to Caroline Anstead.

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